

METHODS AND SYSTEMS FOR EFFICIENTLY  
SAMPLING PORTFOLIOS FOR OPTIMAL  
UNDERWRITING

ABSTRACT OF THE DISCLOSURE

5 A method of valuation of large groups of assets by partial full  
underwriting, partial sample underwriting and inferred values of the remainder using  
an iterative and adaptive supervised and unsupervised statistical evaluation of all  
assets and statistical inferences drawn from the evaluation and applied to generate the  
inferred asset values. Individual asset values are developed and listed in relational  
10 tables so that individual asset values can be rapidly taken from the tables and quickly  
grouped in any desired or prescribed manner for bidding purposes.. The assets are  
collected into a database, divided into categories by credit variable, subdivided by  
ratings as to those variables and then rated individually. The assets are then regrouped  
according to a bidding grouping and a collective valuations established by cumulating  
the individual valuations.